



**City of Duluth
Human Resources Office**

411 West First Street • Room 313 • Duluth, Minnesota • 55802-1195
218-730-5210 • Fax: 218-730-5906 • www.duluthmn.gov/employment

An Equal Opportunity Employer

OPEN ENROLLMENT 2017 Retiree/COBRA

- Open Enrollment for 2017 begins **Monday, October 31, 2016** and closes **Monday, November 14, 2016 at 4:30 PM**.
- If you are not making any changes to your coverage, **YOU DO NOT NEED TO COMPLETE THE ENROLLMENT FORM**.
- **Note to Retirees:** The percentage level of your share of the health care premium cost is not changing. For example, if you are responsible for 50% of your health care premium for 2016, the percentage will be the same for 2017. If your health care premium is fully subsidized, you will not be required to pay any part of the premium in 2017.
- If you or a dependent turn 65, you will receive a packet from HealthPartners which must be completed to maintain coverage. In order to maintain your coverage post 65, you will need to apply for Medicare Parts A and B, and complete the HealthPartners Freedom/National Plan application which will be sent to you directly from HealthPartners. Failure to complete all steps will result in a lapse of coverage. If you or a dependent become Medicare eligible before age 65, please notify City of Duluth Human Resources.
- **Payment Coupon Books:** You should receive new payment coupon books in mid to late December reflecting the new premiums for 2017. Please keep an eye on your mailbox for them. They will be sent directly from 121 Benefits.
- **ID Cards:** New ID cards will only be issued for new enrollees. Please continue to use your current ID cards. If you need a replacement card, they can be ordered from the carrier website, or by calling customer service. The contact information is on the reverse of this sheet.
- **The 2017 Open Enrollment is a “passive enrollment.”** Passive enrollment means that if you are satisfied with your health and dental benefit plan coverage and elections, you **do not** need to submit a benefits enrollment form. **If you are declining coverage**, you will need to submit that election. If you wish to make changes to your coverage or election tier, you must submit a benefits enrollment form by **4:30 PM on Monday, November 14, 2016**.

- You will not be able to make any benefit changes until the next open enrollment unless you experience a qualifying life event – some examples are:
 - Marriage or divorce
 - Birth/adoption
 - Death of a spouse/child
 - Loss of coverage through another plan
- Open Enrollment is a good time to verify your life insurance beneficiary information reflects your current status and chosen beneficiaries. Please submit beneficiary information by using the form found at: <https://web1.lifebenefits.com/public/lbwcm/F55244A.pdf>
- Additional information regarding your benefit plans, open enrollment, the health fair, and a multitude of other resources are available online at: <http://duluthmn.gov/human-resources/employee-benefits/>
- Any questions, concerns or suggestions regarding these benefits can be directed to Human Resources at 218-730-5210 or emailed to hrinformation@duluthmn.gov.

Line of Coverage	Administrator	Policy	Phone	Email/Website
Health/Pharmacy	HealthPartners	25077	1-800-883-2177	www.healthpartners.com/cityofduluth
Freedom Plan	HealthPartners	25077	1-800-233-9645	www.healthpartners.com/cityofduluth
National Plan	HealthPartners	25077	1-877-816-9539	www.healthpartners.com/cityofduluth
Medicare		N/A	1-800-MEDICARE	http://www.medicare.gov/
Dental	Delta Dental of Minnesota	000405	1-800-553-9536	www.deltadentalmn.org
COBRA/Retiree Billing	121 Benefits		1-800-300-1672	https://www.121benefits.com/
City of Duluth Human Resources	Human Resources Front Desk Leighann Severance Keely Downs Shannon Sweeney		218-730-5210 218-730-5213 218-730-5197 218-730-5198	hrinformation@duluthmn.gov www.duluthmn.gov/employment

